

**COMMUNITY BANCSHARES OF MISSISSIPPI, INC. EMPLOYEE STOCK OWNERSHIP PLAN**

	CPP Disbursement Date 09/11/2009	RSSD (Holding Company) 2313544	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$645	\$628	-2.7%		
Loans	\$444	\$413	-6.8%		
Construction & development	\$77	\$63	-18.9%		
Closed-end 1-4 family residential	\$87	\$85	-3.3%		
Home equity	\$11	\$12	7.2%		
Credit card	\$0	\$0			
Other consumer	\$26	\$23	-10.4%		
Commercial & Industrial	\$36	\$32	-11.4%		
Commercial real estate	\$163	\$155	-4.9%		
Unused commitments	\$33	\$33	-1.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$35	\$54	55.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$92	\$94	2.3%		
Cash & balances due	\$30	\$22	-27.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$13	\$49	280.2%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$13	\$49	280.2%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$593	\$570	-3.8%		
Deposits	\$572	\$559	-2.3%		
Total other borrowings	\$14	\$6	-59.3%		
FHLB advances	\$10	\$3	-68.4%		
Equity					
Equity capital at quarter end	\$53	\$58	9.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.2%	9.3%	--		
Tier 1 risk based capital ratio	10.7%	12.8%	--		
Total risk based capital ratio	11.9%	14.0%	--		
Return on equity <sup>1</sup>	3.5%	9.9%	--		
Return on assets <sup>1</sup>	0.3%	0.9%	--		
Net interest margin <sup>1</sup>	3.8%	4.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	41.1%	156.1%	--		
Loss provision to net charge-offs (qtr)	799.7%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.3%	0.4%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	16.4%	1.7%	0.1%	0.0%	--
Closed-end 1-4 family residential	3.1%	1.8%	0.0%	0.1%	--
Home equity	0.0%	0.3%	0.1%	0.7%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.3%	0.8%	0.1%	0.1%	--
Commercial & Industrial	0.2%	0.6%	0.2%	0.4%	--
Commercial real estate	0.1%	0.5%	0.0%	0.0%	--
Total loans	3.6%	0.9%	0.1%	0.1%	--